

ACCOUNT DESCRIPTION AND CHARGES

Effective 01/01/2021	Mascot Interest Checking	Standard Checking	Regular Savings	Money Market Investment (MMI)
New Account Balance Requirement	\$100 minimum balance to open	\$100 minimum balance to open	\$100 minimum balance to open	\$1000 minimum balance to open
Interest	Earns competitive interest rate, subject to change at any time. Compounded daily, paid monthly. \$100.00 average daily balance needed to receive accrued interest.	N/A	Earns competitive interest rate, subject to change at any time. Compounded daily, paid monthly. \$100.00 average daily balance needed to receive accrued interest.	Earns competitive interest rate, subject to change at any time. Compounded daily, paid monthly. \$1000.00 average daily balance needed to receive accrued interest.
Balance Fee	\$5.00 per statement cycle if average daily balance falls below \$100.00	\$3.00 per statement cycle if average daily balance falls below \$100.00	\$5.00 per calendar month if average daily balance falls below \$100.00	\$10.00 fee if average daily balance falls below \$500; \$7.50 if average daily balance falls below \$1000, fee assessed per statement cycle.
Account Information	Images of checks and deposit tickets returned with statement.	No check images or deposit images	Number of withdrawals per month limited to 4. Withdrawals exceeding 4 will be charged a \$2.00 item fee per withdrawal over the limit allowed.	Limited check writing privileges, combined total of withdrawals per month limited to 4. Withdrawals exceeding 4 will be charged a \$2.00 item fee per withdrawal over the limit allowed.
Statement Frequency	Monthly	Monthly	Monthly/Quarterly	Monthly

Service Charge Schedule



ACCOUNT RELATED CHARGES	
TeleBank24	NO CHARGE
NetTeller Internet Banking	NO CHARGE
NetTeller Bill Pay	NO CHARGE
Nonsufficient Funds Items Returned	\$30.00 per item
Overdraft Fee	\$30.00 per item
Stop Payments	\$30.00 per item
Returned Deposit Item	\$10.00 per item
Research and Account Reconciliation and Copies of paid checks	\$25.00 per hour (\$25.00 minimum)
One Time ACH	\$30.00 per item

OTHER BANKING SERVICES		
Safe Deposit Boxes \$3.00 discount if paid by automatic debit	2x5	\$10.00 per year
	3x5	\$15.00 per year
	4x5	\$20.00 per year
	3x10	\$30.00 per year
	4x10	\$40.00 per year
	5x10	\$50.00 per year
Safe Deposit Box Forced Entry		\$150.00
Safe Deposit Box Lost Key		\$15.00
Collection Fee		\$15.00 plus postage
Wire Transfers- Domestic		\$30.00
Wire Transfers- International (Subject to Approval)		\$75.00
Garnishment & Tax Levees		\$50.00
Official Checks		Personal Money Orders: \$5.00 up to \$500 face value Cashiers Checks: \$5.00

Effective
01/01/2021

COMMERCIAL TRUST COMPANY

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